

Digest

A Publication of Username Investment Limited

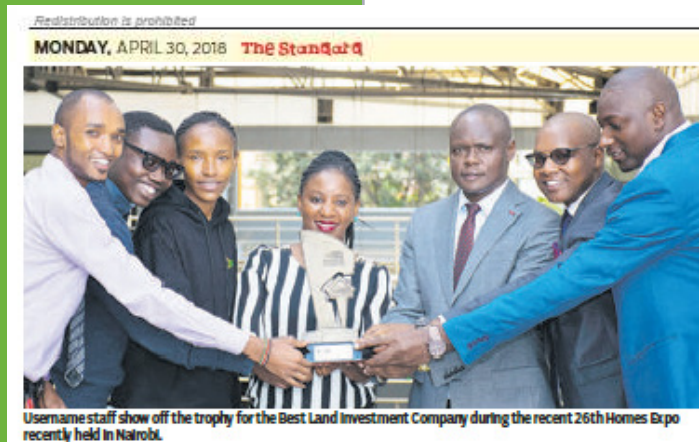
Issue 2
April 2018 - June 2018

FEATURES

- Word from the CEO
- Product review
- Employees of the month
- Investment Advice



NEWSPAPER FEATURES



MESSAGE FROM THE CEO

Dear Shareholders,

We are in mid- year and I am energized by our company's focus to seize the opportunities available in The Affordable Housing Agenda. We embrace the agenda which is working hand in hand with our mission of providing strategic, affordable and value added property to the current and upcoming generations. I hope you have implemented your resolution of owning land in 2018, if not, this is the best time to invest with the continued economic growth and promising higher returns in the real estate sector.

Username continues to deliver projects with the most attractive returns, having done 6 projects from January 2018. 90% of the projects were sold out on open days giving a clear indication of the great need for affordable land in Kenya. I appreciate our team in both our offices for the relentless effort put to ensure our clients receive real time updates on our newest projects, walk with them throughout the investment journey until they get a place they can call home.

Our growth is on high gear, progress that has been made possible by our esteemed customers. In April, we bagged The First Prize for The 2018 Best Land and Investment Company in Kenya in The 26th Kenya Homes Expo, an award that recognized our efforts to offer affordable properties to the young generation. In May, we celebrated our Town office anniversary, located at The International Life House, 6th Floor. This office gives our clients an easier access to our services in between their busy schedules in Nairobi CBD.

In May, we continued on implementing our core values one among them innovation. We launched our new website that enables you to purchase land online. This is key to our diaspora clients who are looking to invest back home but have no access to concrete information on affordable properties in our country, with Username, owning land is now a hassle free process.

June has been our month of delivering on our promise. We have issued over 600 title deeds in a Title Issuance Ceremony that targeted clients who have invested in Ngong, Konza, Ipolosat, Kajiado and Kangundo Road projects. This raised the number of title deeds we have issued to over 5,000 and the number is deemed to increase with our recently done projects in Nakuru and Naivasha. Looking to the future, and our next stage of growth, it is important to remember what inspired our company first and it is ensuring everyone has a place they can call home.

Finally, your endless efforts to make Username Investment Ltd. the best real estate company in Kenya and the region is appreciated. I look forward to more success stories in the second half of the year and I truly believe the best of real estate is already here with Username.

Sincerely,
REUBEN KIMANI
Chief Executive Officer (CEO)

EDITORIAL TEAM
Joseph Gitonga, Maureen Mutahi
Ronald Kemei, Susan Wambui, Elvis Bwire

EMPLOYEES OF THE MONTH



FRIDAH MUIRURI April 2018

HR and Administration Department

Fridah has been instrumental in providing first class customer experience to our customers. With an upbeat attitude and a caring spirit, she has been a leading embodiment of true teamwork.

May 2018 **GABRIEL OMBATI**

Sales Department

Gabriel is an innovative, committed and accountable leader with great decision making capabilities. He has provided quality and inspiring leadership in the sales department.

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ESTHER KHAEMBA June 2018

Sales Department

Esther is a calm, collected and confident leader who has grown from strength to strength in the last two years. She has served with commitment and passion, inspiring others through positive values and hard work.

INDUSTRY NEWS

Affordable Housing Kicks Off

The government has launched construction of 30,000 units as part of fulfilling the affordable housing agenda that aims at putting up 500,000 affordable houses in Kenya: 5,000 houses will be put up in Shauri Moyo, 20,000 houses in Makongeni, 3,000 houses in Starehe and 2,000 units in Park Road Estates. The government is also planning to set up The Kenya Mortgage Refinance Company within three to six months.



PRODUCT REVIEW



The Vantage - Naivasha came up as a rise in demand by our customers to own land in Naivasha. This project was carefully selected with a convenient location of 12km from Naivasha town along Naivasha – Mai Mahiu – Nairobi road. It enjoys great proximity to the mega Industrial Park and Freight Exchange Centre (popularly as Naivasha dry port) located between Mai – Mahiu and Naivasha town. The construction of the Phase 2A of the standard Gauge Railway (SGR) line linking Nairobi and Naivasha is on high gear. We believe these amenities will spur economic development and growth of real estate with steady capital gain

The Open Day was held on May 26th Saturday 2018. Investors from different parts came to view and invest in the project. They were stunned by the beautiful views of Mt. Longonot and Lake Naivasha. This provides a perfect place for a holiday home, a business to cater for tourists, a home that you can enjoy the sceneries and fresh air, for small scale farming or simply for speculation and future investments.



Clients viewing The Vantage Naivasha project



Username Investment Ltd. clients posing for a photo during the Open Day.

We launched the 1st phase going at an introductory price of Kshs. 399,000 and later proceeded to launch Phase 2 at an introductory price of Kshs. 420,000. If you have ever dreamt of owning a prime place in Naivasha then this just for you! Naivasha gives you an opportunity to experience Kenya's best natural beauty that range from wildlife in their natural habitat to the amazing physical landscape of the Great Rift Valley.

ARTICLES



“Without marketing, a business is like sitting in the dark and expecting people to find you without a light.”

The Marketing team plays a crucial role of creating market awareness for our products and grow Username to become the best and most preferred real estate company in Kenya. The department has exerted efforts to work towards this vision and in April this year, Username won accolades at the 26th Kenya Homes Expo held at the KICC where we were named The 2018 Best Land and Investment company.

The department is continually looking for ways to help the company meet their targets by analyzing the sale of products already in the market, looking for new marketing opportunities, improving on our product offerings while creating an overarching image that represents Username in a positive light.

We create the need to own land by our clients through targeted messaging with specific strategies to give a context that stimulates a desire to own property. This is demonstrated through developing a “we” bond between consumers and product, often by announcing the product first to a selected audience, and inviting consumers to participate in the development of our products.

In June 2018, we began efforts of reaching out to diaspora clients spread across the US who have been victims of conning by friends and relatives who had promised to buy land for them and never did. We have also reached out to them through an innovative website that allows them to view the property online, select a plot and make the payment online directly to the company. This has allowed them to regain the trust of investing back in Kenya. We are proud to have allowed Kenyans in diaspora invest directly in their home country without a third party.

To us “Marketing is no longer about the stuff that you make, but about the stories you tell.” Seth Godin



ACCOUNTS DEPARTMENT

Username's Finance and Accounting department is responsible for receiving and recording the day to day transactions of the business which include customer payments for plots bought, customer invoicing, customer account reconciliations, receiving and recording supplier invoices, paying vendors for supplies purchased or any other expenses incurred by the business. We manage the company's money by planning, organizing, auditing, accounting for and controlling the company's finances. Other responsibilities of the department include reporting on the cash flow transactions of the company periodically, payroll function which ensures that employees are paid timely and establishing and maintaining financial controls.

“Don't ever let your business get ahead of the financial side of your business. Accounting, accounting, accounting. Know your numbers.”
Tilman J. Fertitta

PROJECTS DEPARTMENT

We not only plan and implement technical and economic processes, but also evaluate the results. Our work calls for deep scientific, engineering, informatics, economics and organizational knowledge and skills.

At Username, we manage quality for project deliverables, establish schedules, control and verify budgets, mitigate risks, prevent errors, implement economies of repetition in the execution of projects and provide continuous oversight for project plans to ensure project progress is tracked and reported properly. “Let our advance worries become advance thinking and planning.” - Winston Churchill.

HR AND ADMINISTRATION DEPARTMENT

Our aim as the Human Resource and Administration department is to ensure that the organization operates with effectiveness. As a department we live by Anne Mulcahy's words, “Employees are a company's greatest asset - they're your competitive advantage. You want to attract and retain the best, provide them with encouragement, stimulus, and make them feel that they are an integral part of the company's mission.”

The driving force in our daily operations are the company's core values: Trust, Customer service, Relationships, Innovation and Professionalism. Our focus is on individuals thus we always strive to achieve and deliver our level best to both internal and external clients.



IT DEPARTMENT

At Username we strive to innovate new ways of making information available to our customers in real-time, a good example is the automated online layout that shows the available plots at any given time.

“The First Industrial Revolution used water and steam power to mechanize production. The Second used electric power to create mass production. The Third used electronics and information technology to automate production.” Klaus Schwab

SALES DEPARTMENT

Sales Department in great depth, makes the first contact between a customer and the company in a larger perspective. Sales people bridge the gap between customer needs and the product/service that fulfils that need within a given company.

The sales people are always equipped with details of not only what they are selling but also what their competitors are offering. With this mindset, they are able to appropriately advise a prospective customer on which best decisions to settle for. It is at this stage that loyalty and trust between customer and business are established. Username sales team believes in offering solutions to our esteemed clients. We focus on establishing the customer need first. We then tailor our products and services to perfectly meet the need. We believe in building strong relationships with our clients through trust and excellent customer service. We have immensely gained through making many personal connections with our clientele who in turn recommend us to their friends, relatives or even give positive reviews on our online platforms.



CUSTOMER EXPERIENCE DEPARTMENT

Customer experience is what a customer feels and remembers, about the customer service that he or she has received. Everyone in the organization is either directly or indirectly involved with customer experience. It is therefore very important that first class customer service is provided in order to develop, maintain and grow customer relationships to achieve strategic objectives and provide a platform for organizational sustainability and potential expansion. Good customer service can also reduce costs, maximize income and potential expansion of organizations. It minimizes the time needed for handling customer complaints and re-work. This is likely to result in increased customer satisfaction leading to enhanced reputation, increased demand of services and products, repeat customers, customer recommendations and ultimately increased revenue.

Good customer service is about giving the customer what they want, promptly, politely, professionally and right the first time. It is about delivering a high quality, product or service in a friendly, approachable and efficient manner. No matter how great your product is or how talented your staff is, one of the things that customers are most likely to remember is the direct interaction they have with your company. Bottom line, your customer service team is often the face of your company, and customers' experiences will be defined by the skill and quality of the support they receive. A strong company will already have great customer relationships. But a smart company will always be asking "What is good customer service?" If we are not constantly on the lookout for opportunities to improve our customer service, then our relationships will stagnate.

This is why Username Investment came up with 4 non-negotiable standards that ensures we are meeting and exceeding our customer needs so as to provide a first class customer experience throughout the customer journey. They are as follows:

- 1. Professionalism-** This is the culmination of competence, knowledge, resourcefulness, quality, attitude, and cooperation related to how we provide our professional services. Username strives to provide its clients with not only a superb finished product, but also with an exceptional experience over the entire course of a project.
- 2. Efficiency -** We recognize the need for the company to show the highest levels of efficiency at all times and at all levels of the business and thus seek effective and efficient ways to solve problems, better serve our customers, and to remain fiscally responsible.
- 3. Quality-** By our work, we demonstrate a commitment to high quality. We are committed to service excellence and work to deliver a professional, proactive service with every customer contact. We take pride in providing high value products and services that we stand behind, which ensures customer satisfaction, profitability and the future of our employees and our growth.
- 4. Responsiveness-** We will do everything within policy to satisfy the customers' needs in a timely, accurate and consistent manner.



From left Damaris, Julius, Evans, Brenda, Martin

DIGEST TAKE FIVE

Accounts Department

Must we respond to the questions in a document? Is the first response I receive when I share few interview questions with the department. The questions were made deliberately few because the world of accountants is full of numbers and lesser of words, they express themselves well by playing with numbers and balancing them off.

Comprised of 5 sharp minds making a pentagon, the department is headed by Julius Karanja - Director & Head of Finance and Customer Experience, Brenda Mwangi - Senior Accountant, Martin Kiplangat - Accounts Executive, Evans Karanja - Procurement Officer and Damaris Chege - Debt Collector. In unison they help us delve deep into their critical role in Username Investment Limited:

1. What is your normal day as a department like?

We support the rest of the team with updating of customer payments, customer account reconciliations, financial reports, customer statements, cash flow trends for decision support. We ensure compliance with government agencies and regulations, we also ensure timely payment of vendors.

2. Your proudest moment as a department was...

Automation of collection dashboard for Client Relationship Managers from the accounting system and creation of client database that enable each CRM monitor their clients' accounts per project.

3. What keeps you going day by day?

The team spirit and commitment by all the Username staff. Everyone's effort, input, accountability and responsibility gives us the motivation to achieve Username's goals and objectives.

4. What should we expect from the accounts department in the near future?

Expect much more efficiencies and accountability, user friendly business procedures and systems from our department.

5. One word to Username Investment Ltd clients...

Your investment in real estate will always increase your net worth. It secures a bright future for you and your loved ones.



Customers being served during the Ngong crescent phase 4 Open Day

CUSTOMER APPRECIATION LUNCHEON

We continue to build relationships with our clients and this has enabled us to achieve results. We invited our clients for a Luncheon in Villa Rosa Kempinski on 10th April 2018.



Thamini Awards winners standing from left: Ronald Kemei, Dorine Mirembo, Eleine Mueni & Patrick Mwangi
Seated from left: Rahab Mbugua, Caroline Mukiri, Brenda Gathiaka & Brenda Mwangi



Thamini Awards is an event that is held annually to appreciate employees efforts towards achieving the company's vision and mission.

TOWN OFFICE 1 YEAR ANNIVERSARY



Username Town Office staff members



The 26th Kenya Homes Expo Award

We bagged The First prize for The 2018 Best Land & Investment Company in Kenya



Username staff members pose for a photo with the CEO, Reuben Kimani holding the trophy



Username Investment Ltd. directors

CONFLICT RESOLUTION TRAINING



Username Digest | April - June 2018 | 11



**CUSTOMER SERVICE
TRAINING**

**WORLD
CUP
CELEBRATIONS**



**THE VANTAGE - NAIVASHA
OPEN DAY**



TITLE ISSUANCE CEREMONY



Username Investment Ltd. clients displaying their Title Deeds during the Title Issuance Ceremony held on 9th June 2018



**SPRINGFIELD
- NAKURU
OPEN DAY**



QUOTES

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“As Henry Ford said: “Coming together is a beginning; keeping together is progress, working together is success.” At Username, our strength comes from working together as a team, drawing from everyone’s strength to get work done. I want to appreciate each one of you for the vital role you play in contributing to the success of Username Investment Ltd as we work to empower young people to invest in our affordable properties.” **Reuben Kimani- CEO**

“This year looks promising as investor confidence has been restored and we are looking at impacting more Kenyans with our affordable properties. In a bid to achieve this, we are launching more projects and in consideration of feedback from our clients, our focus is now on Nakuru County. Plans are underway to venture into other areas to diversify our product offerings.” **Joseph Gitonga- Director, Head of Sales and Marketing**

“Username prides itself in providing first class customer experience. As you interact with your clients, always keep in mind that how you treat customers during their investment journey will have a significant impact on your overall performance.” **Julius Karanja- Director, Head of Finance and Customer Experience**

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CLIENT TESTIMONIALS



“I am a member of a sacco but before I decided to buy land through a sacco I sought for a second opinion. I found Username and fortunate enough the place I was going to purchase with the sacco, Username had plots 200 meters away and the land was offered at Kshs 100,000 less which was a good offer. I received a dinner voucher worth Kshs. 10,000 for two. I am in the IT industry and to me Username is the Password to Land ownership. I am proud to be associated with Username Investment Ltd.” **Sam O.**

“I came know about Username Investment Ltd. through a friend who had bought land and received her title deed. Through her, I trusted the company and bought land in Ngong Crescent. I love the customer follow up and the dedicated Client Relationship Manager who are very responsive to queries and continually keep contact with clients. I urge everyone to invest with Username because they are a tradition of trust. I am a proud land owner thanks to Username”. **Catherine N.**



“I got to know about Username through the internet and I called in, the customer care was very responsive to my query and I attended a site visit and purchased a plot and I have already received my title deed. I encourage everyone to invest with Username the home of trust. I am a proud land owner thanks to Username.” **Thomas L.**

“My husband and I came to know about Username through a friend who had bought land with Username and received his title deed and he assured us that the company is legitimate. The customer care was outstanding and very patient with us to go and visit different properties and choose what we preferred most. We settled on BluePrint Kangundo Road and today we have our title deed. I am grateful to Username for making my husband and I proud land owners.” **Linnet K.**



Importance of Chamas

The introduction of the law capping interest rates was supposed to increase access to credit but has instead made it harder for the common mwananchi to borrow money. This has made many turn to chamas and sacco for their financial needs. Merry-go rounds and chamas are becoming a way of life for the low income earners and small-scale business people.

A chama is an informal investment club where members contribute an agreed amount of money with the aim of helping each other grow economically and possibly achieve financial independence. Most chamas initially start as merry-go-rounds where members contribute household goods such as food stuffs, clothing and utensils but with time, transformed into investment groups. Chamas can be used to support sustainable development even in the most remote areas in Kenya.

If you are considering joining a chama, here are the benefits you stand to gain:

1. Savings

Chamas encourage one to be a disciplined saver and provide for a hassle free saving where you can easily ease your way into investing.

2. Increased Investment Knowledge

Chama members share their personal experiences on investments and help each other find ways to make their businesses better. This provides for an excellent learning experience. Chamas can also invite investment experts to speak to their members and this will in turn improve their financial skills.

3. Shared responsibility

Members share risks that may arise and this makes it easier to manage as it is done in a group.

4. Flexible Loans

Chamas have friendly loaning policies, minimal interest rates and are accommodative in their debt collection. Banks have been known to be very punitive when it comes to recovering money from defaulters.

5. Members have a shared goal and vision.

The group motivation increases members’ confidence and they support each other to achieve their investment goals.

6. Friendship bonds

Many chamas are formed by mutual friends and as they share and engage in their activities, their friendship ties grow stronger. This improves how well the members relate with each other.

If you haven’t joined a chama yet, perhaps this is the right time to consider joining one to not only ease your financial burdens but also work towards making your investment dreams come true.



Rhoda Women Group receiving their titles during the Title Issuance Ceremony.

BRAIN TEASERS

Fill in the blanks

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$$+ \quad +$$

$$\square - \square = 6$$

$$\parallel \quad \parallel$$

$$13 \quad 8$$

99.5% WILL FAIL

Which line is longer?

A

B



HEAD OFFICE

The Mirage Tower 3, 10th Floor,
Chiromo Road Westlands.

TOWN BRANCH

International Life House, 6th Floor,
Mama Ngina Street, Nairobi.

Username Investment Limited

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